

HEALTH CARE COVERAGE TRENDS

1997-2005

Idaho Department of Health and Welfare
Bureau of Health Policy and Vital Statistics

April 2007



Analysis from the
Behavioral Risk Factor Surveillance System

Acknowledgments

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For more details on this project or any of the survey results, please contact the Bureau of Health Policy and Vital Statistics at (208) 334-5977.

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Introduction

The lack of health care coverage has been associated with serious health and financial consequences. Having no health insurance often leads to delayed health care, lower quality health care, and higher mortality rates. Uninsured have a decreased likelihood of getting preventive health screenings that could detect cancers at a treatable stage. Premature deaths due to delayed diagnosis of cancer and other terminal illnesses occur more often among those without health insurance. Those who are uninsured with chronic conditions are less likely to have regular doctor visits and are less likely to get the medication needed to control their illness.^{1, 2}

Having no health coverage can result in serious financial hardship. Aside from high out-of-pocket expenses for health care, those who are uninsured can be penalized by being charged higher fee-for-service rates and may not receive discounts available to those with insurance.¹

Methodology

The Health Care Coverage Trends Report was compiled from Idaho's Behavioral Risk Factor Surveillance System (BRFSS). The BRFSS is an ongoing surveillance program developed and partially funded by the Centers for Disease Control and Prevention (CDC). It is designed to estimate the prevalence of risk factors for the major causes of morbidity and mortality in the United States. Idaho has participated in the BRFSS since its inception in 1984. Since then, the program has grown to encompass all 50 states and several U.S. territories. Idaho's sample size has grown from 600 people in 1984 to over 5,700 in 2005. The BRFSS is unique in providing data that enable state health policy makers assess their own states' needs and determine progress toward goals. Results from the BRFSS have been used to support risk reduction and disease prevention activities by directing program planning, assessing trends, and targeting relevant population groups.

The BRFSS is conducted as a random telephone survey of the non-institutionalized adult population. The survey is administered in every month of the calendar year. After annual data collection is complete, individual responses are weighted to be representative of the state's adult population and analysis is performed on the weighted data. Additional information regarding BRFSS methodology is available online at <http://www.cdc.gov/brfss>.

Data Limitations

Errors in estimation are a result of BRFSS data being self-reported and certain behaviors possibly being underreported (Centers for Disease Control and Prevention, 2004). Another source of error is based on sampling. Each sample drawn will deviate somewhat from the population. Additional possible errors may occur due to the population from which the sample is drawn. Ideally, all adults aged 18 and older would be potential respondents for the survey. However, in order to be cost effective, the sample is limited to adults aged 18 and older who are non-institutionalized, live in a household with a landline telephone, and can communicate in English. This excludes people in prisons and dormitories, non-English speakers, those with only cellular telephones, and others who cannot communicate by telephone.

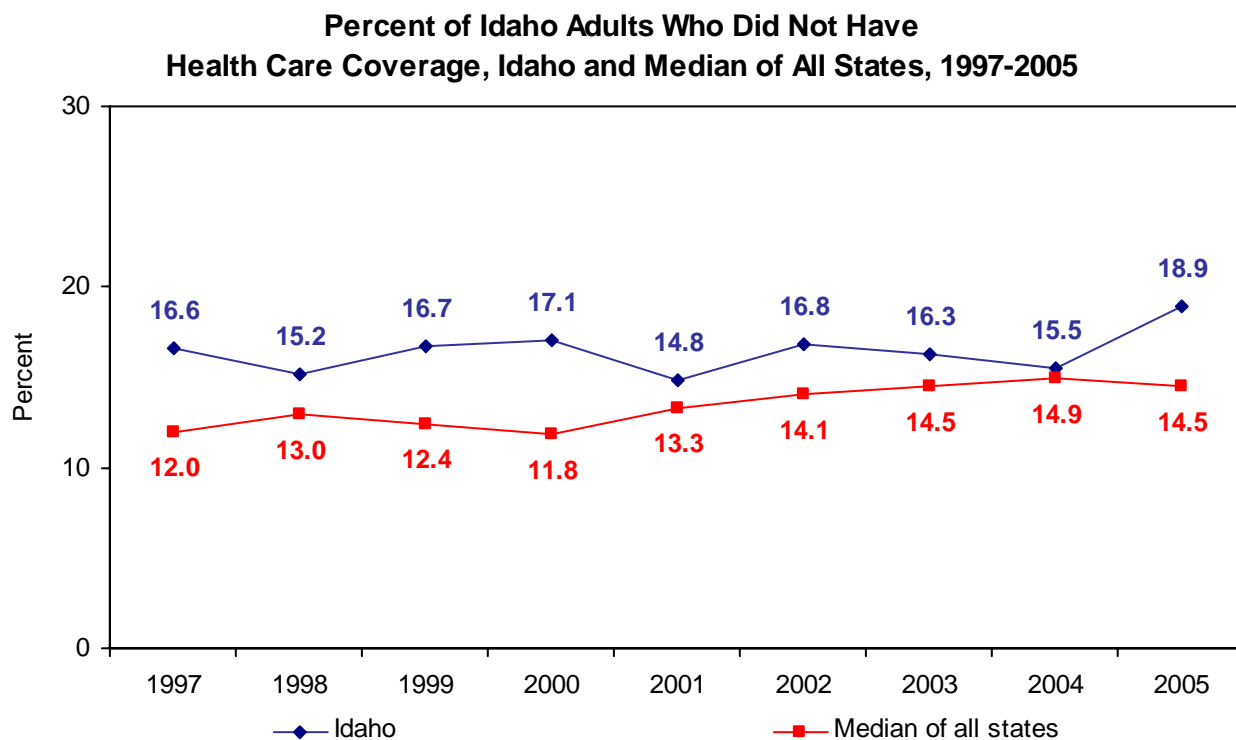
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Overview

In the U.S., the prevalence of uninsured individuals has gradually increased from 12.0 percent in 1997 to 14.5 percent in 2005. Since 1997, Idaho consistently had a slightly higher proportion of uninsured individuals when compared with the U.S. as a whole.

Idaho had its highest prevalence of adults without health care coverage in 2005 at 18.9 percent. This is a significant increase from 15.5 percent in 2004. The proportion of adults without health insurance in 2005 was the highest it has been in the last nine years. The lowest prevalence of adults without health care coverage was in 2001 at 14.8 percent.

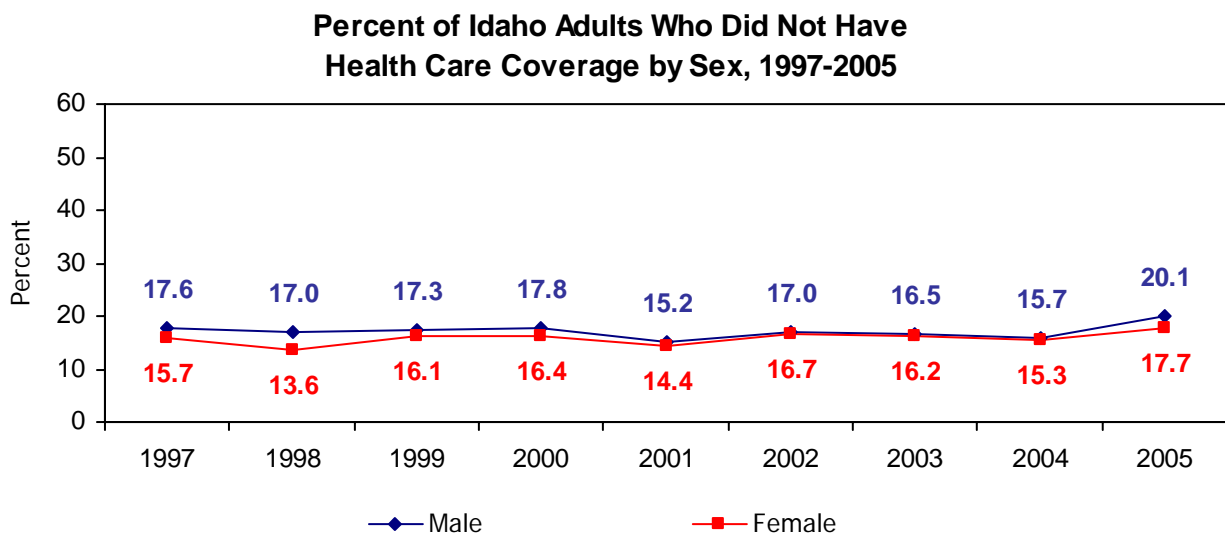


Note: "Median of all states" includes the 50 U.S. states, District of Colombia, Guam, Puerto Rico, and the U.S. Virgin Islands.

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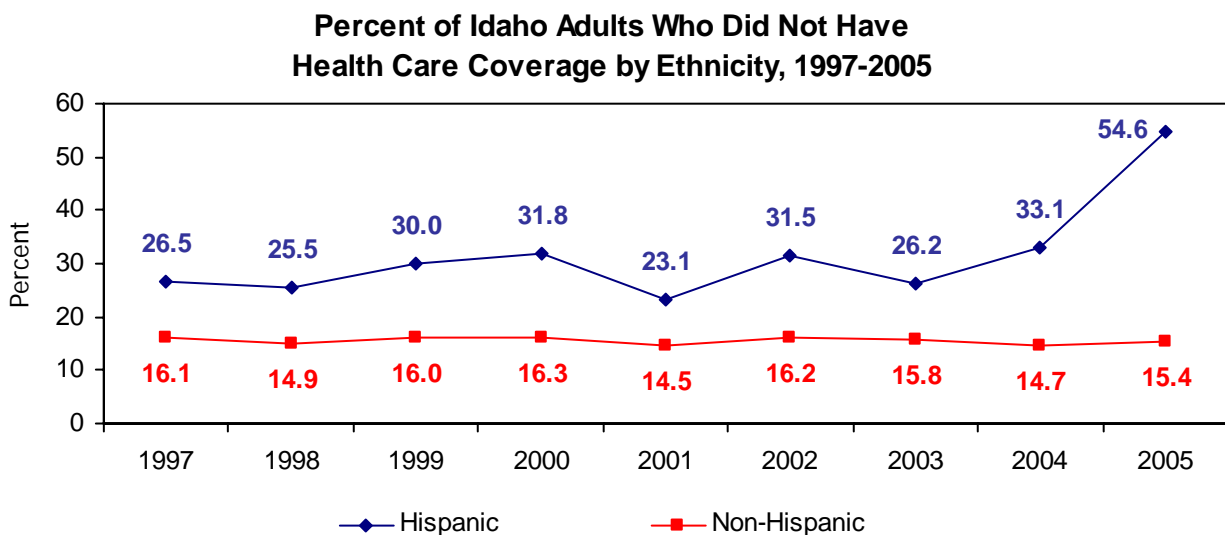
Sex

Since 1997, there have been no significant differences between men and women being without health care coverage. Both men and women had the highest prevalence of having no health care coverage in 2005. However, women had their lowest prevalence in 1998, and men had their lowest prevalence in 2001.



Ethnicity

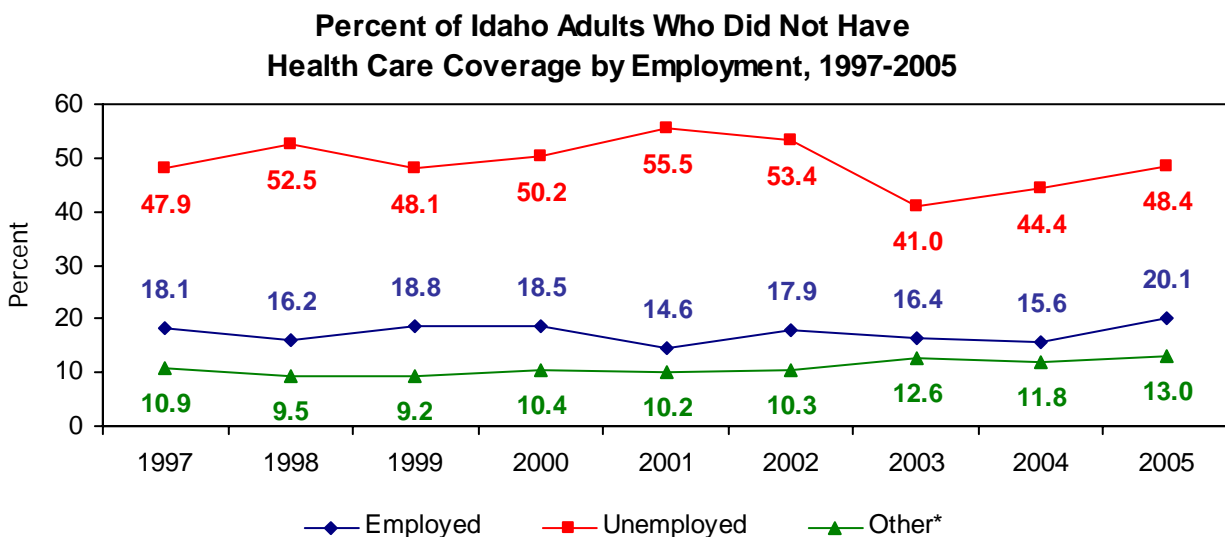
Since 1997, individuals of Hispanic origin consistently had a higher prevalence of being without health insurance when compared with those who were non-Hispanic. The percentage of uninsured Hispanics increased to 54.6 percent in 2005. This is a significant increase from 2004 and is more than double the percentage of uninsured Hispanics in 1997.



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Employment

Unemployed adults consistently had the highest prevalence of having no health care coverage. In 2005, nearly half of the unemployed population had no health insurance. This is significantly higher than those in the other category. Both employed adults and those classified as "other" experienced their highest peak ever in uninsurance prevalence. Uninsurance among employed adults in 2005 was significantly higher than those in the previous year.

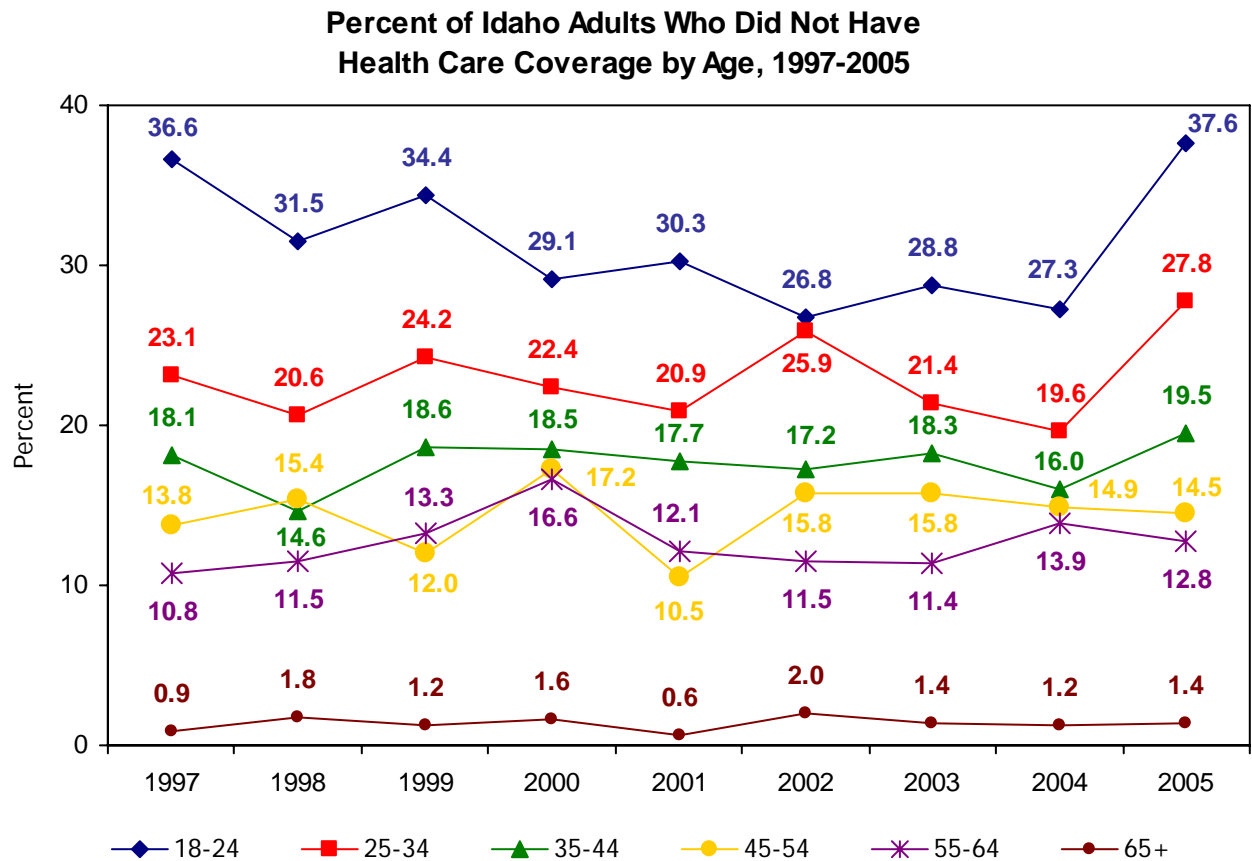


*Other includes students, homemakers, retirees, and persons unable to work.

HEALTH CARE COVERAGE TRENDS

Age

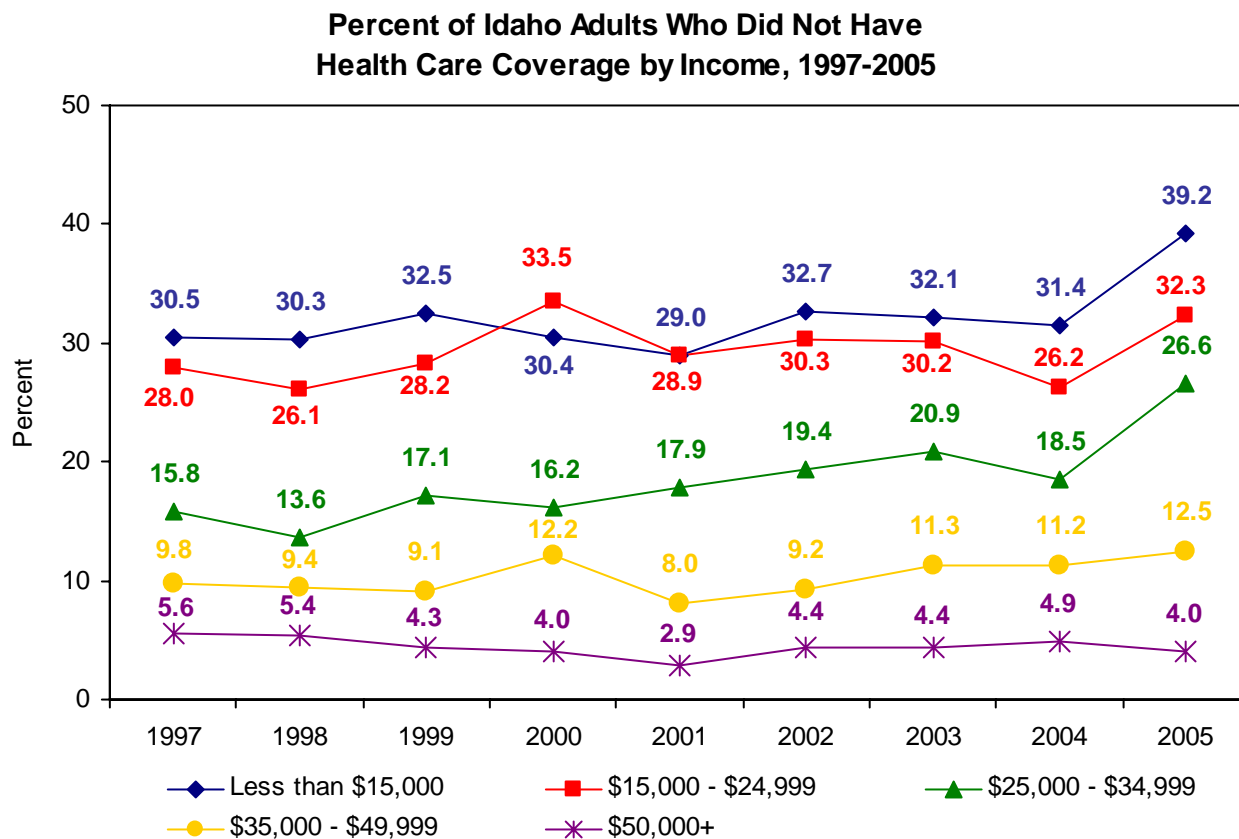
For the last nine years, Idaho adults aged 18 to 24 had the highest prevalence of having no health care coverage when compared with older age categories. In 2005, those aged 25 to 34 experienced a significant increase in uninsurance from 2004. Adults aged 65 and older consistently had the lowest prevalence.



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Income

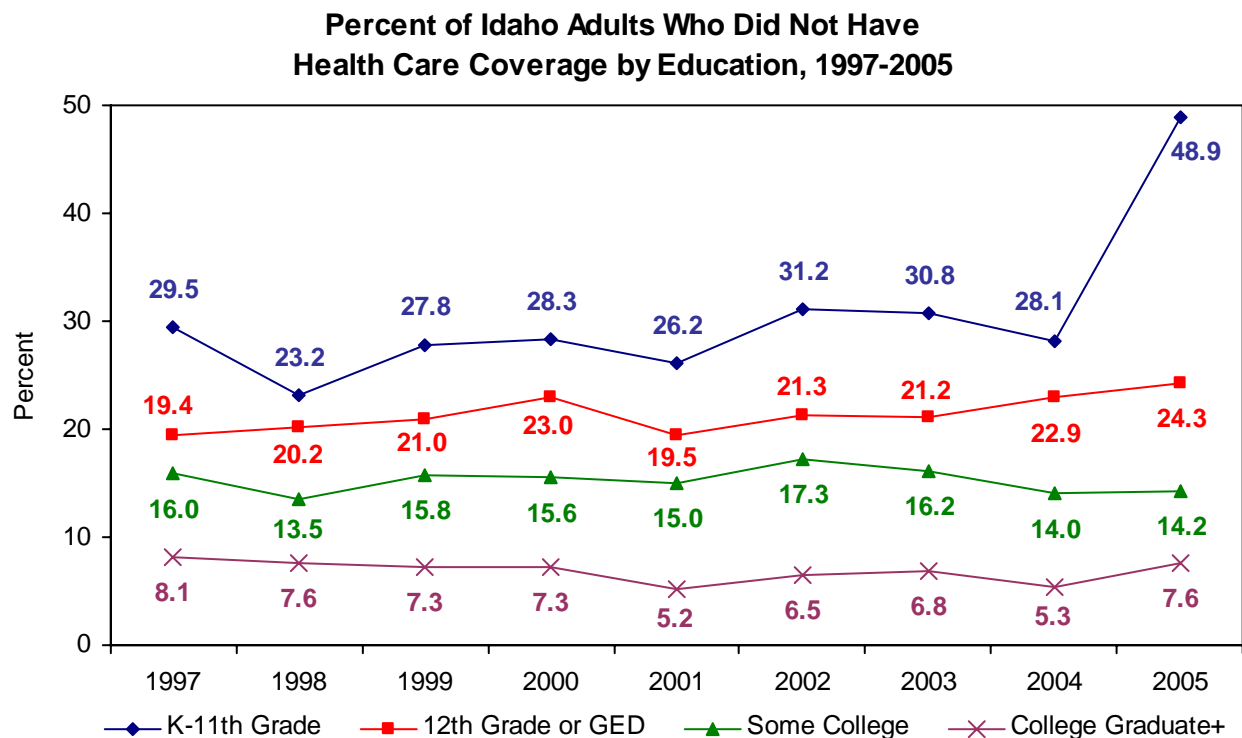
Between 1997 and 2005, adults who had an annual household income less than \$25,000 consistently had a significantly higher prevalence of having no health insurance than those who had an income of \$25,000 and greater. As income increases, the likelihood of not having health insurance decreases.



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Education

Individuals who did not graduate high school had the greatest likelihood of not having health care coverage. In 2005, nearly half (48.9 percent) of those who did not complete high school did not have health insurance. This is a significant increase since 2004. College graduates consistently had a significantly lower prevalence of having no health care coverage than those with less education.



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References

1. State Coverage Initiatives, An Initiative of The Robert Wood Johnson Foundation, *About Coverage*, "The Consequences of Uninsurance," <http://www.statecoverage.net/coverage/consequences.htm> (accessed February 2, 2007).
2. Morbidity and Mortality Weekly Report (MMWR), Centers for Disease Control and Prevention, "State-Specific Prevalence of Lapses in Health-Care-Insurance-Coverage—United States, 1995," February 06, 1998/ 47(04); 73-77, <http://www.cdc.gov/mmwr/preview/mmwrhtml/00051349.htm> (accessed February 2, 2007).
3. Behavioral Risk Factor Surveillance System (BRFSS), Centers for Disease Control and Prevention (CDC), "Trends Data (Nationwide)", <http://apps.nccd.cdc.gov/brfss/Trends/TrendData.asp> (accessed February 2, 2007).

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Understanding the Data Table

B. The labels on the left side of the table refer to the particular demographic group the numbers represent. For example, the row labeled "Female" under the "SEX" heading will contain data for women in Idaho. In the example table provided, the data could be interpreted (see circled data point):

C. "N" refers to the number of people sampled who responded to the health care coverage question within the demographic group indicated. It does NOT represent the number of people who are uninsured within the population. In the example table provided, the data could be interpreted (see boxed data point):

D. The shaded column contains the prevalence (percent) of those without health care coverage. This percentage is a weighted percentage and is not calculated using the sample frequencies from the column containing "N". Therefore, it is not possible to calculate the prevalence by simply dividing "N" by the total number of people sampled for the year.

"The prevalence of uninsured males was 14.4 percent in Idaho in the given data year. We can say, with 95% certainty, the actual population prevalence falls within the range of 10.5 percent and 18.2 percent."

		Year			
		A			C
		D	%	95% CI	N
SEX				E	
B	Male		14.4	10.5 18.2	400
	Female		17.1	13.8 20.4	680
AGE					
	18-24		4.3	3.6 5.1	3,969
	25-34		15.9	13.4 18.4	1,080

HEALTH CARE COVERAGE TRENDS: DATA TABLE

Percent of Idaho Adults Who Did Not Have Health Care Coverage, 1997-2005

	Year															
	1997				1998				1999				2000			
	%	95% CI		N	%	95% CI		N	%	95% CI		N	%	95% CI		N
TOTAL	16.6	15.1	18.2	4,911	15.2	14.0	16.5	4,919	16.7	15.4	18.0	4,948	17.1	15.9	18.3	4,960
SEX																
Male	17.6	15.3	19.9	2,051	17.0	15.0	19.0	2,074	17.3	15.3	19.3	2,093	17.8	15.8	19.7	2,108
Female	15.7	13.8	17.7	2,860	13.6	12.2	15.0	2,845	16.1	14.6	17.6	2,855	16.4	14.9	18.0	2,852
AGE																
18-24	36.6	30.4	42.9	504	31.5	26.0	37.0	434	34.4	29.0	39.8	508	29.1	24.6	33.5	568
25-34	23.1	19.4	26.7	858	20.6	17.7	23.6	880	24.2	20.8	27.7	939	22.4	19.2	25.6	930
35-44	18.1	15.1	21.1	1,127	14.6	12.2	17.0	1,123	18.6	15.8	21.4	1,078	18.5	15.6	21.3	1,110
45-54	13.8	9.6	17.9	854	15.4	12.7	18.0	926	12.0	9.5	14.5	899	17.2	14.3	20.1	940
55-64	10.8	8.1	13.4	615	11.5	9.0	14.1	613	13.3	10.4	16.2	622	16.6	13.5	19.8	614
65+	0.9	0.2	1.5	931	1.8	0.7	2.8	932	1.2	0.4	2.0	891	1.6	0.8	2.5	773
18-34	28.5	25.1	31.9	1,362	25.1	22.2	28.0	1,314	28.5	25.6	31.3	1,447	25.2	22.5	27.8	1,498
35-54	16.2	13.7	18.6	1,981	14.9	13.2	16.7	2,049	15.5	13.6	17.4	1,977	17.9	15.8	19.9	2,050
55+	4.7	3.6	5.7	1,546	5.6	4.4	6.8	1,545	6.0	4.8	7.3	1,513	7.8	6.4	9.2	1,387
SEX and AGE																
Male																
18-34	28.8	24.3	33.4	619	28.4	23.8	32.9	602	30.5	26.0	35.0	642	26.9	22.8	31.0	633
35-54	17.0	12.9	21.1	855	16.1	13.3	18.9	876	14.8	11.9	17.7	837	17.7	14.7	20.7	916
55+	5.2	3.4	6.9	574	5.2	3.4	7.1	592	5.3	3.5	7.0	608	7.2	5.1	9.4	550
Female																
18-34	28.2	23.1	33.3	743	21.7	18.3	25.1	712	26.3	22.8	29.8	805	23.3	20.0	26.6	865
35-54	15.4	12.8	18.0	1,126	13.8	11.7	16.0	1,173	16.2	13.7	18.7	1,140	18.0	15.3	20.7	1,134
55+	4.3	2.9	5.6	972	5.9	4.3	7.5	953	6.7	4.9	8.5	905	8.3	6.4	10.2	837
INCOME																
Less than \$15,000	30.5	26.1	34.9	687	30.3	25.9	34.7	645	32.5	27.7	37.3	738	30.4	25.8	34.9	616
\$15,000 - \$24,999	28.0	24.1	31.9	1,050	26.1	22.6	29.7	992	28.2	24.7	31.7	1,003	33.5	30.0	36.9	1,017
\$25,000 - \$34,999	15.8	12.0	19.6	952	13.6	11.0	16.3	860	17.1	14.1	20.1	868	16.2	13.4	19.0	837
\$35,000 - \$49,999	9.8	6.0	13.6	896	9.4	7.3	11.5	975	9.1	6.8	11.4	945	12.2	9.6	14.8	973
\$50,000+	5.6	3.9	7.3	891	5.4	3.7	7.1	1,029	4.3	2.9	5.7	1,031	4.0	2.7	5.3	1,131
EMPLOYMENT																
Employed	18.1	16.1	20.1	3,061	16.2	14.6	17.8	3,171	18.8	17.1	20.4	3,107	18.5	16.9	20.1	3,256
Unemployed	47.9	37.6	58.2	154	52.5	42.1	62.9	134	48.1	36.6	59.6	163	50.2	41.1	59.4	168
Other*	10.9	9.0	12.9	1,692	9.5	7.9	11.2	1,611	9.2	7.4	11.0	1,664	10.4	8.7	12.1	1,526
EDUCATION																
K-11th Grade	29.5	23.1	35.8	504	23.2	18.6	27.9	491	27.8	22.9	32.8	539	28.3	23.5	33.1	480
12th Grade or GED	19.4	17.0	21.8	1,632	20.2	17.7	22.6	1,673	21.0	18.7	23.3	1,649	23.0	20.5	25.4	1,583
Some College	16.0	13.2	18.8	1,636	13.5	11.5	15.4	1,550	15.8	13.4	18.2	1,572	15.6	13.5	17.7	1,633
College Graduate+	8.1	5.9	10.3	1,136	7.6	5.9	9.3	1,201	7.3	5.5	9.0	1,185	7.3	5.7	8.9	1,256

*Other includes students, homemakers, retirees, and persons unable to work

HEALTH CARE COVERAGE TRENDS: DATA TABLE

Percent of Idaho Adults Who Did Not Have Health Care Coverage, 1997-2005

Year																				
2001				2002				2003				2004				2005				
%	95% CI			N	%	95% CI			N	%	95% CI			N	%	95% CI			N	
14.8	13.5	16.0	4,819	16.8	15.5	18.2	4,845	16.3	15.0	17.6	4,808	15.5	14.2	16.8	5,051	18.9	17.3	20.6	5,716	
15.2	13.2	17.1	2,060	17.0	14.9	19.0	2,024	16.5	14.4	18.5	1,867	15.7	13.7	17.7	2,034	20.1	17.4	22.9	2,190	
	14.4	12.9	16.0	2,759	16.7	15.0	18.5	2,821	16.2	14.5	17.9	2,941	15.3	13.7	16.9	3,017	17.7	16.1	19.5	3,526
30.3	24.8	35.8	479	26.8	21.4	32.1	391	28.8	23.7	33.8	406	27.3	22.1	32.6	380	37.6	30.5	45.2	331	
20.9	17.7	24.1	855	25.9	22.4	29.4	801	21.4	17.9	24.8	763	19.6	16.4	22.8	825	27.8	24.2	31.6	869	
17.7	14.9	20.6	1,004	17.2	14.4	20.0	929	18.3	15.5	21.1	927	16.0	13.3	18.7	899	19.5	16.8	22.5	989	
10.5	8.3	12.7	869	15.8	13.2	18.3	977	15.8	12.9	18.6	982	14.9	12.2	17.7	997	14.5	12.3	16.9	1,163	
12.1	9.2	15.0	619	11.5	8.9	14.2	683	11.4	8.9	13.9	728	13.9	11.3	16.5	853	12.8	10.5	15.5	1,005	
0.6	0.1	1.1	951	2.0	1.0	3.1	1,035	1.4	0.6	2.2	978	1.2	0.5	1.8	1,076	1.4	0.9	2.3	1,321	
24.9	21.9	27.8	1,334	26.3	23.2	29.4	1,192	24.8	21.8	27.8	1,169	23.1	20.2	26.0	1,205	32.2	28.3	36.3	1,200	
14.3	12.4	16.1	1,873	16.5	14.6	18.4	1,906	17.0	15.0	19.0	1,909	15.5	13.6	17.4	1,896	17.0	15.3	18.9	2,152	
5.4	4.1	6.7	1,570	6.3	5.0	7.6	1,718	5.9	4.7	7.1	1,706	6.9	5.6	8.2	1,929	6.6	5.5	8.0	2,326	
24.6	20.1	29.2	584	25.0	20.6	29.5	522	25.5	20.9	30.0	468	23.1	18.6	27.6	496	36.1	29.9	42.8	441	
	15.4	12.5	18.3	816	17.6	14.6	20.7	832	17.0	14.0	19.9	788	15.6	12.6	18.5	794	15.9	13.3	18.7	868
	4.3	2.7	6.0	645	5.5	3.4	7.6	660	4.7	3.0	6.5	606	6.9	4.9	8.8	739	6.5	4.8	8.7	869
25.1	21.2	28.9	750	27.5	23.3	31.8	670	24.2	20.3	28.0	701	23.1	19.4	26.7	709	28.0	24.1	32.3	759	
13.1	10.9	15.3	1,057	15.4	13.1	17.7	1,074	17.1	14.5	19.8	1,121	15.4	12.9	17.9	1,102	18.2	15.8	20.8	1,284	
6.3	4.5	8.2	925	7.0	5.3	8.7	1,058	6.9	5.2	8.6	1,100	6.9	5.3	8.6	1,190	6.8	5.4	8.5	1,457	
29.0	24.0	34.0	611	32.7	27.9	37.6	611	32.1	27.3	36.9	587	31.4	26.3	36.4	562	39.2	33.1	45.7	631	
28.9	25.2	32.5	925	30.3	26.5	34.0	976	30.2	26.2	34.1	858	26.2	22.4	30.0	924	32.3	28.1	36.8	1,057	
17.9	14.6	21.2	757	19.4	15.6	23.3	738	20.9	17.0	24.7	688	18.5	15.0	21.9	731	26.6	21.2	32.8	795	
8.0	6.0	10.0	911	9.2	6.9	11.4	890	11.3	8.7	13.8	898	11.2	8.6	13.8	927	12.5	9.9	15.6	984	
2.9	1.8	4.1	1,146	4.4	3.1	5.7	1,183	4.4	2.9	5.8	1,267	4.9	3.5	6.3	1,391	4.0	3.0	5.2	1,651	
14.6	13.1	16.2	3,004	17.9	16.1	19.7	2,818	16.4	14.8	18.1	2,814	15.6	14.0	17.2	2,931	20.1	18.0	22.4	3,247	
55.5	46.5	64.5	174	53.4	44.5	62.2	183	41.0	31.6	50.4	184	44.4	35.3	53.5	186	48.4	38.3	58.6	193	
10.2	8.3	12.0	1,632	10.3	8.6	12.0	1,837	12.6	10.6	14.6	1,798	11.8	9.9	13.7	1,917	13.0	11.2	15.0	2,258	
26.2	21.0	31.5	464	31.2	25.3	37.0	433	30.8	25.2	36.4	405	28.1	22.2	34.1	397	48.9	41.8	56.0	505	
19.5	17.1	22.0	1,553	21.3	18.6	23.9	1,560	21.2	18.5	23.8	1,528	22.9	20.2	25.7	1,601	24.3	21.3	27.5	1,805	
15.0	12.7	17.2	1,505	17.3	14.9	19.7	1,562	16.2	13.8	18.5	1,555	14.0	11.9	16.0	1,649	14.2	12.3	16.4	1,845	
5.2	3.6	6.8	1,286	6.5	4.9	8.0	1,285	6.8	5.2	8.3	1,313	5.3	4.0	6.7	1,397	7.6	5.8	9.7	1,552	



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HEALTH & WELFARE

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